



C/O ID Experts
PO Box 6336
Portland, OR 97228-6336

<<Date>>

<<Mail ID>>

<<Name1>>

<<Name2>>

<<Address1>>

<<Address2>>

<<City>><<State>><<Zip>>

<<Foreign Country>>

Dear <<Name>>,

As a [REDACTED] employee, you are receiving this letter due to a potential breach of personally identifiable information contained in a file provided to a vendor of Standard Insurance Company ("The Standard.") The Standard is the [REDACTED] life insurance provider and is committed to protecting your confidential information.

On October 18th, 2013, we learned that a file containing names, address, date of birth and Social Security numbers of [REDACTED] employees was inadvertently disclosed (unauthorized access) on the vendor's system October 7 and October 18, 2013. Another insurance policyholder realized the information was accessible to them and contacted The Standard. We have confirmed that they are the only individuals who accessed the file. The information was removed immediately upon our discovery, and at this time, there is no evidence to suggest that there has been, or will be, any attempt to misuse any of the information. We truly regret this incident.

We are offering you without charge identity theft protection services through ID Experts®, the data breach and recovery services expert, to provide you with FraudStop™ Healthcare Edition with CyberScan™. ID Experts fully managed recovery services will include: 12 months of credit and CyberScan monitoring, a \$20,000 insurance reimbursement policy, Healthcare Identity Protection Toolkit™, exclusive educational materials and access to fraud resolution representatives. With this protection, ID Experts will help you resolve issues if your identity is compromised. We encourage you to contact ID Experts with any questions and to enroll in the free services by calling 1-866-833-7923 or going to www.myidcare.com/completeprotection. ID Experts is available Monday through Friday from 6 am - 6 pm Pacific Time. Please note the deadline to enroll for this free service is February 4, 2014.

Again, at this time, there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering. Representatives from ID Experts have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information.

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the following membership code when calling or enrolling on the website, so please do not discard this letter.

Your Membership Code: [ID Experts will insert]

We sincerely regret any inconvenience or concern that this matter may have caused you. Thank you for your patience and understanding while we work together to protect your information.

Sincerely,

A handwritten signature in black ink, appearing to read "Brian Holman".

Brian Holman
Second Vice President – Customer Support

(Enclosure)

Recommended Steps to help Protect your Information

Please Note: No one is allowed to place a fraud alert on your credit report except you, please follow the instructions below to place the alert.

1. Website. Go to www.myidcare.com/completesprotection and follow the instructions for enrollment. Once you have completed your enrollment, you will receive a welcome letter by email (or by mail if you do not provide an email address when you sign up). The welcome letter will direct you to the exclusive ID Experts' Member Website where you will find other valuable educational information.

2. Activate the credit monitoring provided as part of your membership with ID Experts, which is paid for The Standard. Credit and CyberScan monitoring is included in the membership, but you must personally activate it for it to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, ID Experts will assist you.

3. Telephone. Contact ID Experts at 1-866-833-7923 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

4. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled with ID Experts, notify them immediately by calling or by visiting their Member website and filing a theft report.

If you file a theft report with ID Experts, you will be contacted by a member of the Recovery Department who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Experts Recovery Advocate who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

5. Place Fraud Alerts with the three credit bureaus. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting
1-800-525-6285
P.O. Box 740241
Atlanta, GA 30374-0241
www.alerts.equifax.com

Experian Fraud Reporting
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
1-800-680-7289
Fraud Victim Assistance Division
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

6. Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above in writing to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. The cost of placing the freeze varies by the state you live

in and for each credit reporting agency. However, if you are a victim of identity theft and have filed a report with your local law enforcement agency or submitted an ID Theft Complaint Form with the Federal Trade Commission, there may be no charge to place the freeze.

7. You can obtain additional information about the steps you can take to avoid identity theft from the following:

For California Residents:

Visit the California Office of Privacy Protection (www.privacy.ca.gov) for additional information on protection against identity theft

For North Carolina Residents:

Office of the Attorney General of North Carolina
9001 Mail Service Center
Raleigh, NC 27699-9001
www.ncdoj.com/
Telephone: 1-919-716-6400

For Maryland Residents:

Office of the Attorney General of Maryland
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
www.oag.state.md.us/Consumer
Telephone: 1-888-743-0023

For all other US Residents:

Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.consumer.gov/idtheft
1-877-IDTHEFT (438-4338)
TDD: 1-202-326-2502

The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.